

## CAUTIOUS GBP PORTFOLIO



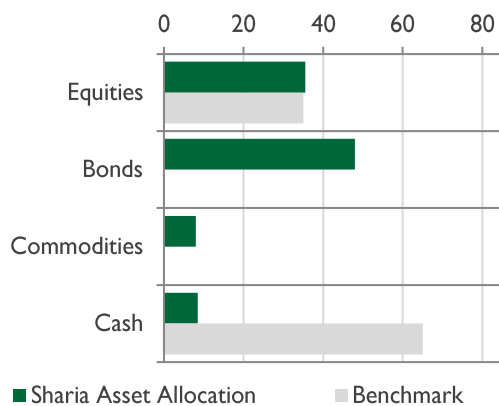
31 DECEMBER 2020

## OBJECTIVE

This active Sharia portfolio comprises of Sharia-compliant investment vehicles including unit trusts, mutual funds and exchange traded funds (ETFs), whose managers aim to outperform their respective markets. Asset classes you could find in this portfolio are Sharia equities, Sukuk bonds, Sharia approved commodities and cash.

Sharia Cautious seeks to generate modest capital growth higher than bond-based returns over the short to medium term by employing a more cautious investment strategy than Sharia Balanced. The portfolio will have a modest approach to equity exposure - typically comprising of 35% equity and 65% non-equity - though weightings may deviate within set parameters, allowing our managers to react to market conditions.

## CURRENT ASSET ALLOCATION



## GEOGRAPHICAL EXPOSURE



## PORTFOLIO INFORMATION

Portfolio Benchmark	<b>35% FTSE All-Share Index 65% Cash (1M Libor)</b>
Inception Date	<b>01 May 2014</b>
Minimum/Maximum Investment	<b>Any size</b>
Currency Options	<b>GBP</b>
Accessibility	<b>Direct, ISA, SIPP &amp; Life Wrap</b>
Direct AMC	<b>0.50%</b>
Direct OCF	<b>0.97%</b>

VAT will be added where applicable

TAM RISK RATING: (LOW TO MEDIUM)

PERFORMANCE SUMMARY<sup>1</sup>

Cumulative Return				
1 Year	3 Year	5 Year	Inception	
6.71%	15.14%	34.32%	50.84%	
Calendar Year Returns			Annualised	
2018	2019	2020	Return	Volatility
(0.45%)	8.39%	6.71%	6.28%	6.62%

All performance figures are net of TAM's investment management fee.

## CURRENT TOP 5 HOLDINGS

NBD SICAV Emirates Global Sukuk A Acc USD	25.0%
Franklin Global Sukuk W Qdis USD	23.0%
Comgest Growth Europe Shariah Acc USD	10.0%
Ishares II PLC MSCI World Islamic ETF \$ Dist GBP	10.0%
WisdomTree Physical Gold GBP	8.0%
<b>Top 5 holdings as % of whole portfolio</b>	<b>76.0%</b>
<b>Total number of holdings</b>	<b>8</b>

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